

Application Serial No. 10/783,478  
Response Dated January 31, 2007  
Response to Office Action mailed November 16, 2006

Amendments to the Claims:

The listing of Claims will replace all prior versions and listings of the Claims in the application:

Listing of Claims

1. (Currently Amended) A computer-readable memory having stored thereon a data structure, the data structure being based on a relational data model and comprising:

an account entity class for ~~storing~~ establishing multiple account data objects, comprising:

~~a plurality of first account data object objects~~ comprises a first account ID; and

a second account data object comprises a second account ID different than the first account ID;

a customer entity class for ~~storing~~ establishing a plurality of multiple customer data objects, including:

a first customer data object comprises a customer ID; and

an account involvement entity class for ~~storing~~ establishing:

a first account involvement that establishes a first relationship between the first customer data object and the first account data object; and

a second account involvement that establishes a second relationship between the first customer data object and the second account data object;

~~an account involvements involvement~~ that establish relationships a relationship among  
between one of the plurality of first account data object objects and one of the plurality of  
customer data objects and between the second account data object and the customer data objects;  
and

an account role entity class for establishing an account role entity that defines:

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a first account role for the first customer data object; and  
a second account role for the first customer data object different from the first  
account role, for establishing multiple different roles for a customer identified by the customer  
ID with respect to multiple different accounts identified by the account IDs.

2. (Currently amended) The computer-readable memory data structure of Claim 1, wherein the account entity class ~~includes~~ comprises an account entity for storing the ~~plurality of~~ account data objects.

3. (Currently amended) The computer-readable memory data structure of Claim 2, wherein the account entity ~~includes an~~ comprises the first account entity ID attribute defined as a primary key.

4. (Currently amended) The computer-readable memory data structure of Claim 2, wherein the account entity class further ~~includes~~ comprises an account group entity for establishing a group relationship among the multiple ~~two or more of the plurality of~~ account data objects.

5. (Currently amended) The computer-readable memory data structure of Claim 4, wherein the account group entity ~~includes~~ comprises an account ID attribute defined as a foreign key.

6. (Currently amended) The computer-readable memory data structure of Claim 1, wherein the customer entity class ~~includes~~ comprises a customer entity.

7. (Currently amended) The computer-readable memory data structure of Claim 6, wherein the customer entity ~~includes~~ comprises a the customer ID attribute as a primary key.

8. (Currently amended) The computer-readable memory data structure of Claim 1, wherein the customer entity class ~~includes~~ comprises a customer involvement entity class, which

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stores a customer involvement that ~~establish~~ establishes one or more a relationship relationships among ~~at least two of the plurality of~~ customer data objects.

9. (Currently amended) The computer-readable memory data structure of Claim 8, wherein the customer involvement entity class ~~includes~~ comprises a customer involvement entity for storing the customer involvement.

10. (Currently amended) The computer-readable memory data structure of Claim 8, wherein the customer involvement entity class ~~includes~~ comprises a customer role entity that defines a customer role for at least one of the ~~plurality of~~ customer data objects.

11. (Currently amended) The computer-readable memory data structure of Claim 1, wherein the account involvement entity class ~~includes~~ comprises an account involvement entity for storing the account involvement.

12. (Currently amended) The computer-readable memory data structure of Claim 1, wherein the account involvement entity class establishes ~~includes an~~ the account role entity class that ~~defines an account role for at least one of the account data objects.~~

13. (Currently amended) The computer-readable memory data structure of Claim 1, further comprising:

an offering entity class for ~~storing~~ establishing a plurality of multiple offering data objects;

an offering involvement entity class establishing a relationship between at least one of the ~~plurality of~~ customer data objects and one of the ~~plurality of~~ offering data objects.

14. (Currently amended) The computer-readable memory data structure of Claim 13, wherein the offering entity class ~~includes~~ comprises a service entity class for establishing storing ~~a plurality of multiple~~ service data objects.

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15. (Currently amended) The computer-readable memory data structure of Claim 13, wherein the offering entity class ~~includes~~ comprises a program entity class, wherein the program entity class ~~which~~ establishes a relationship ~~relationships~~ between multiple ~~one or more~~ service data objects and multiple ~~one or more~~ product data objects.

16. (Currently amended) The computer-readable memory data structure of Claim 13, wherein the offering entity class ~~includes~~ comprises a product entity class for storing ~~a plurality~~ of multiple product data objects.

17. (Currently amended) The computer-readable memory data structure of Claim 16, wherein the offering involvement entity class ~~includes~~ comprises a product involvement entity class for storing a program involvement, which establishes a relationship between at least one of ~~a plurality of the~~ product data objects and one of the ~~plurality of~~ customer data objects.

18. (Currently amended) The computer-readable memory data structure of Claim 17, wherein the product involvement entity class ~~includes~~ comprises a service involvement entity class for storing a service involvement, which establishes a relationship between at least one of a plurality of service data objects and one of the ~~plurality of~~ customer data objects.

19. (Currently amended) The computer-readable memory data structure of Claim 1, further comprising:

a provider entity class for ~~storing a plurality of~~ establishing multiple provider data objects; and

a task entity class for ~~storing a plurality of~~ establishing multiple task data objects, which may be related to one or more of the ~~plurality of~~ provider data objects.

20. (Currently amended) A system for storing and processing account-related information by an application program, wherein the account-related information and the

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application program are stored in one or more computer-readable memories, the system comprising:

a database;

a data structure within the database ~~and including~~ comprising:

an account entity class establishing multiple account data objects, comprising:

a first account data object comprises a first account ID; and

a second account data object comprises a second account ID different than the first account ID;

a customer entity class establishing multiple customer data objects, comprising:

a first customer data object comprises a customer ID; and

an involvement entity establishing:

a relationship between ~~at least one of the plurality of first customer data objects~~ object and ~~at least one of the plurality of first account data object objects;~~ and

a relationship between the first customer data object and the second account data object;

an entity that defines multiple account roles, comprising:

a first account role for the first customer data object; and

a second account role for the first customer data object different from the first account role, for establishing multiple different account roles for a customer identified by the customer ID with respect to multiple different accounts identified by the account IDs; and

a data module within the database ~~and including~~ comprising:

~~a plurality of the~~ account data objects stored according to the account entity class comprising:

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the first account data object and the second account data object; and a plurality of  
the customer data objects stored according to the customer entity class; and  
the first account role and the second account role stored to establish a relationship between the first customer data object, and the first account data object and the second account data object.

21. (Currently amended) A method for storing account-related information, comprising:

providing an account entity class for ~~storing a plurality of~~ establishing multiple account data objects, comprising:

a first account data object comprises a first account ID; and

a second account data object comprises a second account ID different than the first account ID;

providing a customer entity class for ~~storing a plurality of~~ establishing multiple customer data objects, comprising:

a first customer data object comprises a customer ID;

providing an account involvement entity class for ~~storing a plurality of~~ establishing multiple account involvements, which establish ~~a relationship~~ relationships between ~~at least one of the plurality of~~ customer data objects and ~~at least one of the plurality of~~ account data objects;

providing an entity that defines multiple account roles, comprising:

a first account role for the first customer data object; and

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a second account role for the first customer data object different from the first account role, for establishing multiple different account roles for a customer identified by the customer ID with respect to multiple different accounts identified by the account IDs; and

providing a first entity class for establishing:

multiple risk data objects;

multiple product data objects; and

multiple service data objects;

providing a second entity class for establishing:

relationships between the risk data objects, the account data objects, the customer data objects, the product data objects and the service data objects.

22. (New) The system of Claim 20, wherein the account entity class establishes:  
the account ID as a primary key; and  
an account group entity that defines the account ID as a foreign key, and establishes a relationship among the account data objects.
23. (New) The system of Claim 20, wherein the customer entity class establishes:  
a customer entity that defines the customer ID as a primary key; and  
a customer involvement entity class that establishes relationships among the customer data objects.
24. (New) The system of Claim 23, wherein the customer involvement entity defines a customer role for at least one of the customer data objects.
25. (New) The system of Claim 20, further comprising:  
an entity class establishing:  
multiple offering data objects;

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multiple service data objects;  
multiple product data objects; and  
an entity establishing:  
a first relationship between the customer data objects and the offering data objects  
a second relationship between the customer data objects and the service data  
objects; or  
a third relationship between the customer data objects and the product data  
objects.

26. (New) The system of Claim 25, wherein the offering entity class establishes a  
service entity class that establishes the service data objects.

27. (New) The method of Claim 21, further comprising:  
providing an entity for storing risk information that defines risk factors related to any one  
of the account data objects, the customer data objects, the product data objects or the service data  
objects, comprising:

risk trends;  
risk exposures;  
risk assessments; and  
risk capacity.

28. (New) The method of Claim 21, further comprising:  
providing a program entity class that establishes relationships between the service data  
objects, the product data objects and the risk data objects,  
wherein the risk data objects define risk factors, comprising:  
risk factors addressed by products; and



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risk factors addressed by services.

29. (New) The method of Claim 21, further comprising:

providing an entity class that establishes relationships between the account data objects,  
the customer data objects and the risk data objects,

wherein the risk data objects define risk factors, comprising:

risk factors relevant to accounts; and

risk factors relevant to customers.

30. (New) The method of Claim 21, wherein at least one relationship between the  
customer data objects and the risk data objects defines multiple risk factors.

31. (New) The method of Claim 21, wherein at least one relationship between one of  
the products data objects or one of the service data objects, and the risk data objects defines:

multiple risk factors addressed by a product; or

multiple risk factors addressed by a service.